REMARKS

This Amendment responds to the Office Action of December 11, 2006.

Claims 1-26 are canceled without prejudice, and new claims 27-46 are newly presented.

Claims 27, 37 and 42 are independent. Favorable reconsideration is requested.

In the Office Action, prior claims 1-19 and 21-26 under 35 U.S.C. §103(a) were

rejected as being obvious over Reed (US Pat. No. 6,088,717) in view of Hanson (U.S.

Pat. No. 6,505,233). Applicants thank the Examiner for the careful analysis of the prior

claims, and have carefully drafted the new independent claims to recite inventive subject

matter clearly distinct from the prior art of record.

While support for the new claims is found throughout the specification,

Applicants respectfully note the following portions of the specification for the

Examiner's convenience:

(1) The definition of client user and internal user: page 8, lines 18-27.

(2) The messaging system 24: page 9, lines 17-23; Fig. 2.

(3) Client user preferences: Page 10, line 13-page 11, line 11.

(4) The content of messages: page 11, lines 12-31.

(5) Client user request for specific messages: page 13, lines 12-14.

(6) The internal user interface 90: page 15, lines 15-29; Fig. 6.

(7) The internal user can view, edit and designate preferences: page 17, line 30-

page 18, line 14.

(8) Automatic creation of financial messages: page 23, lines 2-4, 19-31.

(9) Delay of delivery: page 24, lines 4-7.

(10) Addition of touchpoints: page 25, lines 8-9.

(11) The method: page 32, lines 3-24; Fig. 43.

Applicants will now address the new claims. It is noted that independent claim 27 is directed to the overall computer system, independent claim 37 is directed to the internal user interface system within the computer system, and independent claim 42 is directed to the corresponding method. Therefore, Applicants will discuss only claim 27 in detail, but the comments will apply to claims 37 and 42 as well.

Independent claim 27 is directed to a computer system for delivering financial messages for reception by a client user, the client user being a customer of the computer system and different from an internal user, the internal user being a member of personnel of a proprietor of the computer system. The computer system comprises at least one data storage device storing a messaging system, and the messaging system comprises

(1) a registration system program configured to register the client user's preferences for financial messages to be received by the client user;

(2) a message creation system program configured to *automatically* create financial messages in accordance with the client user's registered preferences, for delivery of the financial messages for reception by the client user; and

(3) an intervention system program *configured to delay delivery of a specific financial message* created by the message creation system in accordance with the client user's registered preferences and *to enable the internal user of the system, during*

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the delay, to at least one of add to and edit the specific financial message requested by

the client user prior to delivery to create a modified financial message, wherein *the*

message system program delivers the modified financial message in place of the specific

financial message.

Thus, the present invention as defined in claim 27 is directed to a computer

system having two different types of users: the client user and the internal user. The

client user can register preferences as to the delivery of *automatically created* financial

messages. However, the computer system can *delay* delivery of a specific one of these

financial messages, and it *enables* the *internal user* to add to and/or edit this financial

message. As noted at page 19, lines 3-6 of the specification, this gives the internal user,

e.g., a financial advisor, the ability to use his knowledge to help the client, e.g., by

preventing transmission of information that may be misunderstood or misused, or to

ensure legal and regulatory compliance.

The Office Action correctly notes that Reed fails to explicitly disclose that an

internal user can add to and/or edit a financial message prior to delivery to the client, and

cites Hanson for this proposition.

Hanson is directed to a method for communicating among a group of participants.

As understood by Applicants, Hanson is directed to such groups as bulletin

boards, news groups and scheduling programs (col. 1, lines 39-41). A central server

includes a dynamic content region, and input composed by the "participants" is accepted

by the server to update the dynamic content region (col. 4, lines 19-26). Thus, the

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information received by any of the participants is the version as currently stored in the dynamic content region, i.e., the information is "current when accessed or read by a participant." (Col. 4, lines 32-41). Thus, the Examiner is correct in stating that in Hanson, "participants can update; add content, retrieve." However, this is not what new claim 27 recites.

First, Hanson only discloses one type of user, i.e., "participants." These participants appear to be equally positioned, and would appear to correspond to customers of the system. Applicants have found no teaching or suggestion of a different type of user, particularly an internal user that is personnel of the proprietor of the system, nor any teaching or suggestion of what the system is structured to enable such an internal user, as opposed to a participant, to do.

Second, the content currently stored in the dynamic content region is sent to the requesting participant when she requests it. Once it is created for delivery in accordance with the registered client user preferences, it is not delayed, as now recited in new claim 27. That one participant may have *previously* modified the content is irrelevant.

Third, once it is created for delivery in accordance with the registered client user preferences, the content is sent as is. It is not subject to being added to or edited at this time, as recited in new claim 27.

Therefore, the content delivery system in Hanson, even if incorporated in Reed's system, would not provide the functions, structure or advantages of the present invention as recited in new claim 27.

Independent claims 37 and 42 include corresponding recitations, and Applicants submit that these claims are thereby also patentably distinct from the cited prior art.

As a further point, Applicants understand the rejections of the prior claims to be based, in part, on the view that the potential modification of the financial messages is merely non-functional descriptive matter and/or intended use recitations. Based on this, it appears that the Examiner has not accorded any of these recitations any patentable weight. Applicants therefore respectfully point out that claims 27, 37 and 42 each recite specific structure/operation that *delays* a message and *enables* the internal user, *during the delay*, to edit/add to the message. Applicants respectfully submit that such recitations must be given patentable weight.

Finally, Applicants note that the dependent claims recite additional, independently patentable subject matter, and therefore should be independently considered. For example, claims 28, 38 and 43 recite that the intervention system (program) enables the financial user to add a touchpoint (e.g., a personalized message) during the delay. Claims 30, 40 and 45 recite that the intervention system (program) enables the internal user to modify the client user's registered preferences. Applicants respectfully submit that each of these features is neither taught nor suggested by the cited prior art.

In light of the foregoing amendments and remarks, Applicants respectfully submit that the application is in proper form for allowance of all claims. Applicants earnestly solicit a notice to that effect.

Respectfully submitted,

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